



# RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS.SENATE.GOV/REFORM

## **Illinois: The Cost of Inaction**

### **Illinois Families Suffer**

#### **Illinois insurance premiums skyrocket**

- ✓ In 1997, family health insurance purchased through an employer cost \$5,462.
- ✓ In 2006, the same family health insurance cost \$11,781.
- ✓ By 2016, the same insurance is projected to cost \$25,409, a 116 percent increase over 2006, which will consume 49.5 percent of projected Illinois median family income.

#### **More uninsured Illinoisans**

- ✓ Every day, 270 Illinoisans lose their health insurance.
- ✓ During the last two years, 3,485,000 Illinoisans under age 65 went without health insurance for some time, which is 30.8 percent of the under 65 population.
- ✓ In 2007, 1,737,876 Illinoisans under age 65 were uninsured for the entire year, which is 15.2 percent of the under 65 population.

#### **Illinoisans pay higher premiums due to the uninsured**

- ✓ Illinois families pay a “hidden tax” of \$1,200 on their health insurance premiums due to the unpaid costs of care for the uninsured.

#### **Fewer choices due to consolidated market**

- ✓ The two largest health insurance companies in Illinois have a combined market share of 69 percent.

### **Illinois Businesses Suffer**

#### **Fewer Illinoisans have health coverage at work**

- ✓ In 2002, 68.5 percent of Illinoisans under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 65.6 percent of Illinoisans had coverage through their employer.

#### **Fewer Illinois small businesses offer health coverage**

- ✓ In 2000, 48.3 percent of small businesses were able to offer health insurance coverage to their employees.
- ✓ In 2006, 41.1 percent of small businesses offered health benefits.

### **Illinois Economy Suffers**

#### **Health care spending climbs**

- ✓ In 2004, Illinois spent \$67.3 billion on health care.
- ✓ This spending level represents \$5,293 per capita, and is 12.2 percent of the Gross State Product.

#### **Lost economic output of the uninsured due to shorter lives and poorer health**

- ✓ This year, the Illinois economy will lose \$4.7 billion - \$9.3 billion due to the shorter lives and poorer health of the uninsured.